

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/483,537

Inventor: Robert D. Wilson

Filed: 01/14/2000

Examiner: James S. Bergin

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Attorney
Docket No.: BLO 1565-002

Title: SPENDING VEHICLES
FOR PAYMENTS

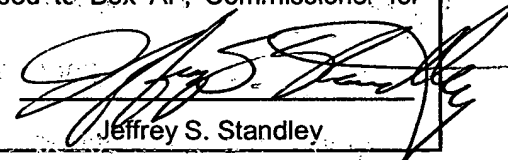
AMENDMENT TO
PATENT APPLICATION

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Jeffrey S. Standley

Box AF
Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

The following amendments and remarks are in response to the Examiner's Office Action mailed on September 17, 2001. The Applicant respectfully requests that the Examiner consider the following amendments and remarks prior to further examination of the present application.

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